



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for SN Servicing Corporation as Servicer
for U.S. Bank Trust National Association as Trustee of
the SCIG Series III Trust

In Re:

Lucinna Oscar

Debtor

Order Filed on February 19, 2021
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-29457- SLM

Chapter: 13

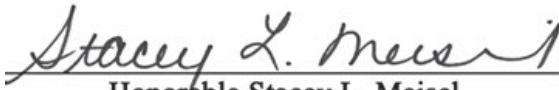
Hearing Date:
January 27, 2021

Hon. Judge:
Stacey L. Meisel

ORDER RESOLVING MOTION TO VACATE STAY

The order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: February 19, 2021


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Applicant: SN Servicing Corporation as Servicer for U.S. Bank Trust National
Association as Trustee of the SCIG Series III Trust
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Linwood A. Jones, Esq.
Property (Collateral): 1520 Gregory Avenue, Union, New Jersey 07083
Relief Sought:
• Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is due for the current month, **February 2021**.
- ☐ The Debtor is overdue for _____ payment at \$_____ per month.
- ☐ Applicant acknowledges suspense funds in the amount of \$_____

Total Arrearages Due: **\$0.00**

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$GGGGGGGGG.## Payment shall be made no later than GGGGGGGGGGGGGGG.#

☒ Beginning on **February 1, 2021**, regular monthly mortgage payments shall continue to be made.

☐ Beginning on _____, additional monthly cure payments shall be made in the amount of _____ for _____ months.

☐ The amount of _____ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

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3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation
P.O. Box 660820
Dallas, TX 75266

4. In the event of default:

☒ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post petition delinquency is more than sixty (60) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ In the event the Debtor converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than sixty (60) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor's, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorney's Fees:

The Applicant is awarded attorney's fees of \$400.00 and costs of \$188.00.

The fees and costs are payable:

- ☐ Attorney's fees and costs have been included in the Consent Order.
- ☒ Through the Chapter 13 plan. The fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.
- ☐ To the Secured Creditor within _____ days
- ☐ Attorney's fees are not awarded.
- ☐ Movant reserves its right to file a Post-Petition Fee Notice for fees and costs incurred in connection with the Motion for Relief.

In re:
Lucinna Oscar
Debtor

Case No. 16-29457-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 19, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2021:

Recip ID	Recipient Name and Address
db	+ Lucinna Oscar, 1520 Gregory Avenue, Union, NJ 07083-5517

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Elizabeth K. Holdren	on behalf of Creditor Waterfall Victoria Grantor Trust II Series G, through its servicer, Statebridge Company, LLC eak@hillwallack.com, jhanley@hillwallack.com, hwbknj@hillwallack.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the SCIG Series III Trust bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee kmcdonald@kmlawgroup.com,

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Feb 19, 2021

Form ID: pdf903

Total Noticed: 1

bkgroup@kmlawgroup.com

Linwood A. Jones

on behalf of Debtor Lucinna Oscar linwoodjonesesq@gmail.com jones.linwooda.r102478@notify.bestcase.com

Marie-Ann Greenberg

magecf@magtrustee.com

Phillip Andrew Raymond

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-26CB, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2006-26CB phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

TOTAL: 8